

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Ernest J. Ruffin**  
Debtor(s)

Bankruptcy Case No.: 19-23522-GLT  
Related to Dkt. No. 30  
Chapter: 7  
Docket No.: 32 - 30

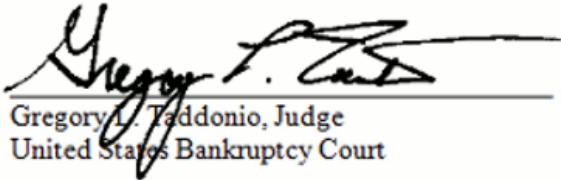
**ORDER**

**IT IS HEREBY ORDERED** that the above-captioned case is **DISMISSED**.

Creditor collection remedies are **REINSTATED** pursuant to *11 U.S.C. §349*, and creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect; generally, a creditor's lawsuit must be filed by the later of (1) the time deadline prescribed by state law, or (2) thirty days after date of this *Order*.

Debtor(s) remain legally liable for all of their debts as if the bankruptcy petition had not been filed.

Dated: January 17, 2020



\_\_\_\_\_  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court

cm: All Creditors and All Parties In Interest

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ernest J. Ruffin  
 Debtor

Case No. 19-23522-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: 302

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Jan 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2020.

db +Ernest J. Ruffin, 1821 Universal Road, Pittsburgh, PA 15235-3955  
 cr +City and School District of Pittsburgh, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101  
 cr +County of Allegheny, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101  
 cr +Penn Hills School District, c/o Maiello Bruno & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
 15132359 +ACBA Federal Credit Union, 304 4Th Aveune, Pittsburgh, PA 15238  
 15170182 +City of Pittsburgh and SD of Pittsburgh, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101  
 15170184 +County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 15132364 +Direct Loan Svc System, PO Box 5609, Greenville, TX 75403-5609  
 15132365 +Duquesne Light Company, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0067  
 15118435 +Jordan Tax Services, 437 Grant Street, 9th Floor, Pittsburgh, PA 15219-6101  
 15132369 +Medexpress Billing, P.O. Box 7965, Belfast, ME 04915-7900  
 15132370 +Midland Funding LLC, 320 Easr Big Beaver, Troy, MI 48083  
 15132371 +Nicholas Financial , Inc, 2554 McMullen Booth Road, Building C, Suite501-B, Clearwater, FL 33761-4150  
 15132373 +People Gas, PO BOX 644760, Pittsburgh, PA 15264-4760  
 15132374 +Peoples, P.O. Box 644760, Pittsburgh, PA 15264-4760  
 15132375 +Pittsburgh Parking Court, P.O Box 640, Pittsburgh, PA 15230-0640  
 15132376 +Pittsburgh Water and Sewer Authority, C/O Jordan Tax Service, Inc, 102 Rahway Road, McCurray, PA 15317-3349  
 15132377 +Rabinowitz & Ciesielka, 517 Liberty Ave, Pittsburgh, PA 15222  
 15148237 UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Jan 18 2020 07:53:00 Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355  
 15132360 +EDI: GMACFS.COM Jan 18 2020 07:53:00 Ally Financial, PO Box 380901, Bloomington, MN 55438-0901  
 15132361 +EDI: CCS.COM Jan 18 2020 07:53:00 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679  
 15132362 +E-mail/PDF: creditonebknotifications@resurgent.com Jan 18 2020 03:14:21 Credit One Bank, P. O Box 98872, Las Vegas, NV 89193-8872  
 15132363 +EDI: NAVIENTFKASMDOE.COM Jan 18 2020 07:53:00 Dept of ED/ Navient, 123 Justison Street, 3RD Floor, Wilmington, DE 19801-5360  
 15155947 +E-mail/Text: kburkley@bernsteinlaw.com Jan 18 2020 03:18:25 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
 15132366 +EDI: AMINFOFP.COM Jan 18 2020 07:53:00 First Premier Bank, 3820 N Louise Ave., Sioux Falls, SD 57107-0145  
 15132368 +E-mail/PDF: resurgentbknotifications@resurgent.com Jan 18 2020 03:15:58 LVNV Funding LLC, C/O Resurgent Capital Service, P.O. Box 1269, Greenville, SC 29602-1269  
 15135540 +E-mail/PDF: resurgentbknotifications@resurgent.com Jan 18 2020 03:15:07 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15152353 +EDI: MID8.COM Jan 18 2020 07:53:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
 15132372 +E-mail/Text: Bankruptcies@nragroup.com Jan 18 2020 03:18:42 NTL Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
 15132378 +E-mail/Text: BankruptcyNotice@upmc.edu Jan 18 2020 03:18:23 UPMC, 2 Hot Metal St, Room 386, Pittsburgh, PA 15203-2348

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Towd Point Mortgage Trust 2016-5, U.S. Bank Nation  
 aty\* +Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355  
 cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
 15153999\* +ACBA Federal Credit Union, 304 4Th Aveune, Pittsburgh, PA 15238  
 15154000\* +Ally Financial, PO Box 380901, Bloomington, MN 55438-0901  
 15154001\* +Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679  
 15154002\* +Credit One Bank, P. O Box 98872, Las Vegas, NV 89193-8872  
 15154003\* +Dept of ED/ Navient, 123 Justison Street, 3RD Floor, Wilmington, DE 19801-5360  
 15154004\* +Direct Loan Svc System, PO Box 5609, Greenville, TX 75403-5609  
 15154005\* +Duquesne Light Company, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0067  
 15154006\* +First Premier Bank, 3820 N Louise Ave., Sioux Falls, SD 57107-0145  
 15132367\* +Jordan Tax Services, 437 Grant Street, 9th Floor, Pittsburgh, PA 15219-6101  
 15154007\* +Jordan Tax Services, 437 Grant Street, 9th Floor, Pittsburgh, PA 15219-6101  
 15154008\* +LVNV Funding LLC, C/O Resurgent Capital Service, P.O. Box 1269, Greenville, SC 29602-1269  
 15154009\* +Medexpress Billing, P.O. Box 7965, Belfast, ME 04915-7900

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Form ID: 302

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

15154010\* Midland Funding LLC, 320 Easr Big Beaver, Troy, MI 48083  
15154012\* +NTL Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
15154011\* +Nicholas Financial , Inc, 2554 McMullen Booth Road, Building C, Suite501-B,  
Clearwater, FL 33761-4150  
15154013\* +People Gas, PO BOX 644760, Pittsburgh, PA 15264-4760  
15154014\* +Peoples, P.O. Box 644760, Pittsburgh, PA 15264-4760  
15154015\* +Pittsburgh Parking Court, P.O Box 640, Pittsburgh, PA 15230-0640  
15154016\* +Pittsburgh Water and Sewer Authority, C/O Jordan Tax Service, Inc, 102 Rahway Road,  
McCurry, PA 15317-3349  
15154017\* +Rabinowitz & Ciesielka, 517 Liberty Ave, Pittsburgh, PA 15222  
15154018\* +UPMC, 2 Hot Metal St, Room 386, Pittsburgh, PA 15203-2348

TOTALS: 1, \* 23, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2020 at the address(es) listed below:

Franklin L. Robinson, Jr. on behalf of Debtor Ernest J. Ruffin frobi69704@aol.com, flrlegal@excite.com;robinsonfr66530@notify.bestcase.com  
James Warmbrodt on behalf of Creditor Towd Point Mortgage Trust 2016-5, U.S. Bank National Association as Indenture Trustee bkgroup@kmllawgroup.com  
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com, cnoroski@grblaw.com  
Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Rosemary C. Crawford on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 10